

IN THE SPECIFICATION

Please amend the specification as follows:

Please amend the paragraph beginning at page 2, line 19 as follows:

Utility Application Serial No. [[--/---,---]] 09/943,059, entitled "ALLOCATED BALANCES IN A NET INTEREST REVENUE IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM," filed on same date herewith August 30, 2001, by Paul H. Phibbs, Jr., attorney's docket number 9512;